From: "Carter, Judy P Ms NGAL (PKI)" <judy.carter@us.army.mil> on 10/01/2007 09:50:01 AM

Subject: Truth in Lending

Classification: UNCLASSIFIED

Caveats: NONE

Improve the the monthly billing where all is explained clearly. I especially like the model form that explains all charges and the cumulative amounts are shown. Do something helpful and positive for the consumer instead of the loan shark credit card issuers. Thanks

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Caveats: NONE